

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenneth James Cramer  
Denise Ann Cramer  
Debtors

Case No. 16-04143-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 19, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 103

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth James Cramer, Denise Ann Cramer, 2745 Booser Avenue, Harrisburg, PA 17103-1930
cr	Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154
4841660	+ AP Account Services, 9311 San Pedro Ave Ste 600, San Antonio, TX 78216-4459
4841654	+ Alliance One, PO Box 1259, Dept 114164, Oaks, PA 19456-1259
4841663	BJs Club MasterCard, Comenity Bank, PO Box 18043, Columbus, OH 43218
4841664	+ Blatt Hasenmiller, Leibsker & Moore, 10 S LaSalle St Ste 2200, Chicago, IL 60603-1069
4841672	+ CDGCSV70 051, PO Box 1022, Wixom, MI 48393-1022
4841673	+ CDGCSV70 057, PO Box 1022, Wixom, MI 48393-1022
4841674	+ CDGCSV70 066, PO Box 1022, Wixom, MI 48393-1022
4841675	+ Central Credit Services, PO Box 358, Ramsey, NJ 07446-0358
4841676	+ Chauffeurs Teamsters Helpers, Teamsters Local Union No 776, 2552 Jefferson Street, Harrisburg, PA 17110-2519
4841677	+ Choice Privileges VISA, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
4841687	+ Ditech Financial LLC, PO Box 44265, Jacksonville, FL 32231-4265
4892155	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
4841691	+ Fresh View Solutions, PO Box 172285, Denver, CO 80217-2285
4841692	Gander Mountain, PO Box 78265, San Antonio, TX 78265
4841695	+ Genpact Services LLC, PO Box 1969, Southgate, MI 48195-0969
4841696	+ Hilton American Express, PO Box 981535, El Paso, TX 79998-1535
4841698	+ Kirman Eye, 29 West Main Street, Hummelstown, PA 17036-1538
4841705	+ Mileage United VISA, Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
4841711	+ Revespring Inc., PO Box 1280, Oaks, PA 19456-1280
4841720	+ Sheetz VISA, FNB Omaha, PO Box 3696, Omaha, NE 68103-0696
4841724	+ Tractor Supply Co, PO Box 790394, St Louis, MO 63179-0394
4841726	+ Tri-State Financial, PO Box 2520, Wilkes Barre, PA 18703-0018
4841729	+ Upromise World MasterCard, Barclays Bank, PO Box 8802, Wilmington, DE 19899-8802
4841735	+ Worlds Foremost Bank, Jaffe & Asher LLP, 2041 Springwood Road, York, PA 17403-4836

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jul 19 2022 18:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
cr	EDI: RECOVERYCORP.COM	Jul 19 2022 22:43:00	Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4841661	+ Email/Text: legal@arsnational.com		

		Jul 19 2022 18:47:00	ARS National Services, PO Box 469046, Escondido, CA 92046-9046
4841653	^ MEBN		
		Jul 19 2022 18:41:18	Advanced Call Center Technologies, PO Box 9091, Gray, TN 37615-9091
4841656	+ EDI: RMSC.COM		
		Jul 19 2022 22:43:00	Amazon.com Store, Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
4841658	+ EDI: RMSC.COM		
		Jul 19 2022 22:43:00	American Eagle VISA, Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
4841659	+ Email/PDF: bncnotices@becket-lee.com		
		Jul 19 2022 18:46:55	American Express, PO Box 1270, Newark, NJ 07101-1270
4906251	Email/PDF: bncnotices@becket-lee.com		
		Jul 19 2022 18:46:35	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4841666	+ EDI: RMSC.COM		
		Jul 19 2022 22:43:00	BP Oil, Synchrony Bank, PO Box 965022, Orlando, FL 32896-5022
4841662	+ EDI: TSYS2		
		Jul 19 2022 22:43:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
4841665	+ EDI: WFNNB.COM		
		Jul 19 2022 22:43:00	Boscovs Store, Comenity Bank, PO Box 183043, Columbus, OH 43218-3043
4841668	^ MEBN		
		Jul 19 2022 18:41:26	CAC Financial Corp, 2601 NW Expressway, Suite 1000 East, Oklahoma, OK 73112
4841669	+ Email/PDF: resurgentbknofications@resurgent.com		
		Jul 19 2022 18:46:40	CACH LLC, PO Box 5980, Denver, CO 80217-5980
4841680	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Jul 19 2022 18:47:00	Citizens Bank, PO Box 42002, Providence, RI 02940
4876835	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Jul 19 2022 18:47:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
4900772	+ Email/Text: bankruptcy@consumerportfolio.com		
		Jul 19 2022 18:47:00	CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
4879535	+ Email/Text: bankruptcy@consumerportfolio.com		
		Jul 19 2022 18:47:00	CPS, Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071
4841670	+ EDI: CAPITALONE.COM		
		Jul 19 2022 22:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5185573	+ EDI: AIS.COM		
		Jul 19 2022 22:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185572	+ EDI: AIS.COM		
		Jul 19 2022 22:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4897851	Email/PDF: bncnotices@becket-lee.com		
		Jul 19 2022 18:46:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4841671	+ EDI: RMSC.COM		
		Jul 19 2022 22:43:00	CareCredit, Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
4841678	+ EDI: CITICORP.COM		
		Jul 19 2022 22:43:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
4841679	+ EDI: CITICORP.COM		
		Jul 19 2022 22:43:00	Citi MasterCard, PO Box 6004, Sioux Falls, SD 57117-6004
4841681	+ Email/Text: mediamanagers@clientservices.com		
		Jul 19 2022 18:47:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
4841683	+ Email/PDF: bncnotices@becket-lee.com		
		Jul 19 2022 18:46:55	Costco American Express, PO Box 1270, Newark, NJ 07101-1270

4841682	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 18:46:55	Costco American Express, PO Box 981537, El Paso, TX 79998-1537
4841684	+ Email/Text: clientservices@credit-control.com	Jul 19 2022 18:47:00	Credit Control LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
4841685	^ MEBN	Jul 19 2022 18:41:20	D&A Services, 1400 E Touhy Ave Ste G2, Des Plaines, IL 60018-3338
4841686	EDI: DISCOVER.COM	Jul 19 2022 22:43:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
4912685	EDI: Q3G.COM	Jul 19 2022 22:43:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4870685	EDI: DISCOVER.COM	Jul 19 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4841688	+ Email/Text: egssupportservices@alorica.com	Jul 19 2022 18:47:00	EGS Financial Care Inc, 4740 Baxter Rd, Virginia Beach, VA 23462-4484
4841690	Email/Text: Bankruptcy@FMAAlliance.com	Jul 19 2022 18:47:00	FMA Alliance Ltd, 12339 Cutten Road, Houston, TX 77066
4841694	Email/Text: GCSBankruptcy@gcserv.com	Jul 19 2022 18:47:00	GC Services LP, 6330 Gulfion, Houston, TX 77081
4841693	+ EDI: WFNNB.COM	Jul 19 2022 22:43:00	Gander Mountain MasterCard, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
4841697	+ EDI: CITICORP.COM	Jul 19 2022 22:43:00	Home Depot, PO Box 790328, St Louis, MO 63179-0328
4841657	EDI: JPMORGANCHASE	Jul 19 2022 22:43:00	Amazon.com VISA, Chase Bank, PO Box 15298, Wilmington, DE 19850
4841699	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 19 2022 18:47:00	Kohls Stores, PO Box 3043, Milwaukee, WI 53201-3043
4841700	+ EDI: RMSC.COM	Jul 19 2022 22:43:00	Lowes, Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
4841706	Email/Text: compliance@monarchrm.com	Jul 19 2022 18:47:00	Monarch Recovery Management, 3260 Tillman Dr. Ste. 75, Bensalem, PA 19020-2059
4841701	+ EDI: CITICORP.COM	Jul 19 2022 22:43:00	Macys Stores, PO Box 8053, Mason, OH 45040-8053
4841702	^ MEBN	Jul 19 2022 18:41:33	Mercantile Adjustment Bureau, PO Box 9055, Williamsville, NY 14231-9055
4841704	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 19 2022 18:47:00	Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
4841703	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 19 2022 18:47:00	Midland Credit Management, 2365 Northside Drive Ste 300, San Diego, CA 92108-2710
4904307	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 19 2022 18:47:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4841708	^ MEBN	Jul 19 2022 18:41:19	NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099
4841709	+ Email/Text: bankruptcydepartment@tsico.com	Jul 19 2022 18:47:00	NCC Business Services, PO Box 24739, Jacksonville, FL 32241-4739
5310128	Email/Text: mtgbk@shellpointmtg.com	Jul 19 2022 18:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5310129	Email/Text: mtgbk@shellpointmtg.com	Jul 19 2022 18:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint

			Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
4841710	^ MEBN	Jul 19 2022 18:41:28	Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
4841713	EDI: PRA.COM	Jul 19 2022 22:43:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
4841714	+ Email/Text: bankruptcynotices@psecu.com	Jul 19 2022 18:47:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
4841715	+ Email/Text: bankruptcynotices@psecu.com	Jul 19 2022 18:47:00	PSECU VISA, PO Box 67013, Harrisburg, PA 17106-7013
4884832	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2022 18:46:40	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4841947	EDI: RECOVERYCORP.COM	Jul 19 2022 22:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4841717	+ EDI: RMSC.COM	Jul 19 2022 22:43:00	Rewards of Sports MasterCard, Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
4841716	+ EDI: RMSC.COM	Jul 19 2022 22:43:00	Rewards of Sports MasterCard, Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
4841718	+ EDI: RMSC.COM	Jul 19 2022 22:43:00	Sams Club, c/o Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
4841719	+ EDI: CITICORP.COM	Jul 19 2022 22:43:00	Sears Premier MasterCard, PO Box 6282, Sioux Falls, SD 57117-6282
4841721	+ EDI: CITICORP.COM	Jul 19 2022 22:43:00	Sunoco, PO Box 6406, Sioux Falls, SD 57117-6406
4916630	+ EDI: RMSC.COM	Jul 19 2022 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4841723	+ EDI: RMSC.COM	Jul 19 2022 22:43:00	TJX Rewards MasterCard, Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
4841722	+ EDI: WTRRN BANK.COM	Jul 19 2022 22:43:00	Target VISA, PO Box 9500, Minneapolis, MN 55440-9500
4841725	+ EDI: CITICORP.COM	Jul 19 2022 22:43:00	Tractor Supply Company, Citibank NA, PO Box 6403, Sioux Falls, SD 57117-6403
4901258	+ Email/Text: RASEBN@raslg.com	Jul 19 2022 18:47:00	USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
4841730	+ EDI: USAA.COM	Jul 19 2022 22:43:00	USAA MasterCard, PO Box 34894, San Antonio, TX 78265-4894
4841731	+ EDI: USAA.COM	Jul 19 2022 22:43:00	USAA VISA, PO Box 34894, San Antonio, TX 78265-4894
4841727	+ Email/Text: BAN5620@UCBINC.COM	Jul 19 2022 18:47:00	United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
4841728	+ EDI: URSI.COM	Jul 19 2022 22:43:00	United Recovery Systems, PO Box 722910, Houston, TX 77272-2910
4841732	+ EDI: WFNNB.COM	Jul 19 2022 22:43:00	Victorias Secret, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
4916312	EDI: CAPITALONE.COM	Jul 19 2022 22:43:00	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
4841733	+ EDI: RMSC.COM		

		Jul 19 2022 22:43:00	Walmart MasterCard, Synchrony Bank, PO Box 965002, Orlando, FL 32896-5002
4841734	+ EDI: RMSC.COM		
		Jul 19 2022 22:43:00	Walmart MasterCard, Synchrony Bank, PO Box 965022, Orlando, FL 32896-5022
4841736	+ EDI: WFNNB.COM		
		Jul 19 2022 22:43:00	Zales, Comenity Bank, PO Box 183043, Columbus, OH 43218-3043
5033826	Email/PDF: bncnotices@becket-lee.com		
		Jul 19 2022 18:46:37	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
5033827	Email/PDF: bncnotices@becket-lee.com		
		Jul 19 2022 18:46:54	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 77

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
4879616	*+	CPS, Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071
5185575	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185574	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4919733	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4841655	##+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
4841667	##+	Cabelas VISA, PO Box 82519, Lincoln, NE 68501-2519
4841689	##	Encore Receivable Management, 400 N. Rogers Road, Olathe, KS 66062-1212
4841707	##+	Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
4841712	##+	Patenaude & Felix APC, 4545 Murphy Canyon Rd 3rd Fl, San Diego, CA 92123-4363

TOTAL: 0 Undeliverable, 7 Duplicate, 5 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2022 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor USAA FEDERAL SAVINGS BANK cwohrlab@raslg.com

District/off: 0314-1  
Date Rcvd: Jul 19, 2022

User: AutoDocke  
Form ID: 3180W

Page 6 of 6  
Total Noticed: 103

Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Joseph B. Sobel	on behalf of Debtor 2 Denise Ann Cramer DebtEnds@aol.com ojoclemens@aol.com
Joseph B. Sobel	on behalf of Debtor 1 Kenneth James Cramer DebtEnds@aol.com ojoclemens@aol.com
Joseph B. Sobel	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC DebtEnds@aol.com ojoclemens@aol.com
Sindi Mncina	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC smncina@raslg.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1

Kenneth James Cramer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3737

EIN --

Debtor 2

Denise Ann Cramer

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4533

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-04143-HWV


**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth James Cramer

Denise Ann Cramer

7/19/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;





- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**